

Companion Guide

A SUPPORT GUIDE FOR FAMILIES, INDIVIDUALS & COMMUNITY

TOOLS TO HELP YOU NAVIGATE TOUGH TIMES

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Hello friends,

Welcome to 2022.

New Year, new beginnings.

Hope this newsletter finds you safe and well.

I hope you find time to think about how you will honour yourself in 2022 with wellbeing and social activities that help you thrive.

We have lots of valuable topics planned in upcoming issues, but for this edition we wanted to talk about insurance as we know this is a key theme across communities. Keep reading to find out more.

Most community service agencies, practitioners, charities, and government organisations connect regularly to share information regarding the services they offer, available

grants, new projects and programs, and to discuss key impacts and emerging needs of the community. This networking allows agencies to work together, regarding local activities and events, applying for funding or even collaborating and contributing to tools such as this newsletter you're reading.

Community-led emergency preparedness continues to be a key focus.

Included below are some key events and activities offered by Red Cross that are focused on bringing community together to recognise existing wisdom and local expertise from past emergencies, to help plan for the future.

You know your community best, knowledge sharing is key.

You know who to call when a tree is down, your tractor has broken down, or when your cows have escaped. You know where the safest places are, clearest telecommunications points, sources of water, generators, safe parking spaces, and so much more.

The purpose of these events is to harness this wisdom to ensure every resident is best equipped to help themselves and others in an event.

SES have been very busy with both storm and flood events, and also want to share some vital information, that we encourage you to read.

Make 2022 the year you are most prepared. Most prepared for your own self-care, and most prepared to take care of you, your family and your property.

Insurance - the nitty gritty

Often we don't look into the fine print of our insurance policies until we are impacted by an event. There is a lot of lingo to digest including understanding terminology around the types of cover available. We know many people have had questions about inclusions and exclusions and what to do if you are unhappy about a claim. I am excited to share with you all an article by the Legal Team at the Northern Rivers Community Legal Centre, written especially for this edition of the Companion Guide, which we hope you will find helpful. Thanks to Karin and Katja for this wonderful contribution.



Getting to know your insurance

At times of emergencies or natural disasters, particularly a bushfire, often the last thing on our mind is our insurance policy but our insurance coverage could have a huge impact on the following days, months and the years ahead.

It is important to understand your individual policy, what it covers and what it doesn't and what you should do in an emergency. All policies are slightly different, but they are written in plain English and we would encourage you to read yours. Most of the policy terms are included in the Product Disclosure Statement (PDS) which can be accessed online. Also check your Certificate of Insurance and any Schedule for specific terms for your policy.

Below are some important things to consider when reviewing or selecting an insurance policy.

Coverage

Home building insurance policies generally offer cover as

- Total replacement (the insurer will rebuild the property regardless of cost)



- Sum insured (the insurer will rebuild the property to an agreed value)

The sum insured may not get you what you once had.



- Safety net (allows for up to 30% additional costs on top of the sum insured).

Building costs have increased substantially and in fire prone areas there are now new building codes that need to be complied with. To calculate an appropriate sum insured talk to your insurer, local builders and use building and contents calculators online. Otherwise you will have a new home but it may look quite different.



Inclusions

Check whether these are included in your home building policy and whether you need them:

- Temporary accommodation
- Demolition and debris removal
- Architectural and Council fees

Exclusions

What is excluded, some common exclusions are:

- Waiting periods – don't wait until the threat is imminent to take out cover or increase your coverage
- No coverage for accidental or intentionally lit fires
- Definition of fire may not include damage from smoke, heat or ash if there has not been any flames on your home
- Coverage denied if the property has not been maintained
- Coverage denied if the property does not comply with fire regulations

Insurance - the nitty gritty



Other insurances

Contents insurance covers your possessions and furnishings. If you are tenant your possessions are NOT covered by landlord insurance. Important to check whether the policy includes what you need eg. outdoor items. Use online contents calculators to estimate an appropriate sum insured. It is a good idea to take photos of your contents and store them on a cloud based system.

Consider whether you need other insurances, such as

- Motor vehicles
- Pets
- Fencing
- Sheds & machinery

Immediately after a fire event

First and foremost, always make sure you and your family and pets are safe. As soon as it is safe to do so:

- Contact your insurer and lodge a claim (this costs nothing and you can always withdraw the claim later)
- Ask about fast tracking the claim
- Ask about emergency accommodation
- Tell your insurer BEFORE disposing of anything and if that is not possible take photos and videos of what is disposed
- Take photos and videos of damage
- Don't authorise any repairs or work without insurer approval
- Be wary of any cash settlement offers – get advice first
- If your insurer is demanding the excess be paid and you cannot afford it claim financial hardship through the insurer

Rejected claims

If your claim is rejected or you are unhappy with the outcome you have options for

review. You may want to seek legal advice at any stage. You may need guidance about what is the relevant evidence to support your claim.

The first option for review is to have it reviewed internally by your insurer.

If the outcome isn't satisfactory, you can then refer to the Australian Financial Complaints Authority (ACFA) – details below.

All of these options are free and there are free legal assistance services.

The Northern Rivers Community Legal Centre offers free legal advice across the Northern Rivers with face to face advices available in Grafton, Maclean, Casino, Lismore, Pottsville, Murwillumbah and Tweed Heads- see details below.

Further information and contacts

Rural Fire Service – information about preparation for a bushfire and what to do in an emergency

- www.rfs.nsw.gov.au

Australian Financial Complaints Authority (AFCA)

- www.afca.org.au
- info@afca.org.au
- 1800 931 678
- GPO Box 3, Melbourne VIC 3001 Australia

Northern Rivers Community Legal Centre

- www.northernriversclc.org.au
- 1800 689 889
- 02 6621 1000



"The Community Bee" by Patti McCurgan a Ngemba woman from Brewarrina NSW who has worked and lived on Bundjalung Country for the past 47 years. The Community Bee represents the Northern Rivers Community Legal Centre. The circles represent communities in the Northern Rivers. The community bee travels to the communities to assist with advice, help and information."

Red Cross activities to build Community-led Resilience

Did you feel connected when the last disaster happened or when you first moved to your community? Please find below some different ways as a resident that you can start your journey of feeling connected or helping others connect. These activities will help strengthen or begin your Community-led Resilience Team (CRT), which is a communication tree to support residents before, during and after an emergency. It can assist the vulnerable, build on skills and resources already in the community and create important relationships with Emergency Services Agencies.

CRT working group Presentation

This presentation discusses the benefits of a Community-led Resilience Team (CRT) and how being connected will assist in emergencies. It explains the CRT process and how simple it can be to get started.



Creating Community Connections Workshop

A half-day workshop to obtain ways to connect to your community, identify community leaders and discuss what issues are important to the wider community. It will help identify risks and brainstorm ways to improve preparedness and recovery.



Tales as Old as Time – Social event

A social get together for community where residents come together to share stories. It's about older generations sharing historical information on not just emergencies but interesting stories of the past. It's a way for new residents to learn about their community.



redcross.org.au follow us    

If Interested in any of the above activities, please contact Nicola Fisher

on Mobile : 0448749198 or by Email : nfisher@redcross.org.au



SES Flood & Storm Awareness



GET READY FOR STORM SEASON WITH THE FOLLOWING 5 STEPS

1. Know your risk
2. Plan now for what you will do
3. Prepare your home
4. Be aware
5. Look out for each other

Together it's simple to Get Ready for storm season

GET READY

During a flood

When a Flood Warning is issued, there are a few things you can do to protect your family and property:

- Never drive, ride or walk through floodwater
- Stack possessions, records, stock or equipment on benches and tables, placing electrical items on top
- Secure objects that are likely to float and cause damage
- Relocate waste containers, chemicals and poisons well above floor level
- Activate your [Home](#) or [Business FloodSafe Plan](#)
- Keep listening to your local radio station for information, updates and advice
- Keep in contact with your neighbours
- Be prepared to evacuate if advised by emergency services
- Act early as roads may become congested or close

When to call the NSW SES

132 500
For emergency help in flood, storm and tsunami

IN LIFE-THREATENING EMERGENCIES CALL TRIPLE ZERO (000)

Due to flood or storm is anyone trapped or injured? **YES** Call Triple Zero (000).

NO

Has a fallen tree blocked access? (i.e. front door/driveway/road)
OR
Is a tree threatening to fall on your property or driveway?
OR
Is your property flooded or in danger of flooding?
OR
Is your roof damaged or leaking?
OR
Is there damage to your property that you cannot fix yourself?

NO Contact your insurance company or a private contractor to assess and complete the job, or repair it yourself if safe to do so.

YES **Call the NSW SES on 132 500**
Your request for assistance will be logged by our operations centre who will give you a reference number. Your request will then be forwarded onto the nearest SES unit for action.

NSW SES Volunteers undertake temporary emergency measures to make your home and the situation safe. It is important that you contact either your insurance company or a private contractor to make permanent repairs to damage resulting from a flood or storm or to remove any remaining debris.

When to call the NSW SES

132 500
For emergency help in flood, storm and tsunami

IN LIFE-THREATENING EMERGENCIES CALL TRIPLE ZERO (000)

The **NSW SES** experiences many calls during floods and storms. Assisting people in our communities who are overwhelmed by damage and impacts of natural disasters as quickly as possible is important to all **NSW SES** volunteers.

What to do after logging a call with us:

- Make sure you keep your phone close by so we can easily contact you about your request for assistance.
- Stay away from any fallen trees and/or power lines that may have been brought down in the storm.
- Follow any safety recommendations you are given by the **NSW SES**.
- **NSW SES** attends to request for assistance in a priority based order. A life threatening emergency will always be given immediate priority.
- If you no longer require emergency assistance, call us on **132 500** quoting your reference number to cancel the request. This helps free up our emergency crews if you no longer need us.

For great tips on how you can Get Ready this Storm Season, or to find out more information about the NSW SES, head to our website at www.ses.nsw.gov.au

COVID info

For more information and updates about COVID-19 in your state:

NSW - COVID-19 (Coronavirus) (nsw.gov.au)

QLD - Coronavirus (COVID-19) | Health and wellbeing | Queensland Government (www.qld.gov.au)

For information and tips on health and wellbeing at home head to **Healthy at home – coronavirus (COVID-19) | Health and wellbeing | Queensland Government (www.qld.gov.au)**



COVID-19 (Coronavirus) Who to call

Questions and support

- Call **1800 020 080** (24/7) for health questions or to check symptoms.
- Call **13 77 88** (24/7) for non-health related questions.
- Call **1800 512 348** (24/7) for mental wellbeing support
- Visit www.healthdirect.gov.au to check symptoms.
- Visit www.nsw.gov.au/covid-19 for all other COVID-19 related information

Triple Zero

Save **Triple Zero (000)** for emergencies such as difficulty breathing or shortness of breath at rest.

Interpreter service

For free help in your language call **13 14 50**.

If you have symptoms

- **Get tested immediately and self-isolate until you receive a negative result.** Call your GP or visit a public COVID-19 clinic: www.nsw.gov.au/covid-19
- Travel in your own car or a private car driven by a family member or an existing close contact. **Do not travel by public transport, taxi or ride-share service.**
- **Wear a surgical mask.** If unavailable, ask for one immediately when you arrive.

Protect yourself and others.

Practise **good hygiene**

Practise **physical distancing** (1.5 metres)

Get tested



BE COVIDSAFE

1 January 2022

COVID-19 Test & Isolate National Protocols

PROTOCOL 1

COVID-19 confirmed by a positive PCR test

- 1 Isolate at home for at least 7 days from the day you had your PCR test. If you have symptoms at **Day 6**, have another PCR test at a walk in or drive through testing clinic.
- 2 If test is **positive** you must stay at home until symptoms are gone or have a negative PCR test. If you have symptoms at **Day 12**, have a PCR or RAT self-test.
- 3 Notify your household, school or employer that you have COVID-19.
- 4 If you have **no symptoms** at **Day 7**, you can return to normal living and leave your home. You do not need a further test. Wear a mask when leaving the home and avoid visiting high-risk settings for at least 7 days following negative test or end of symptoms.

Always seek medical help if you become very unwell.

PROTOCOL 2

Close Contact and have symptoms

- 1 Stay home for 7 days since you last had contact with the person who has COVID-19.
- 2 Go to a walk in or drive through testing clinic for a PCR test if you have symptoms at any time. Make sure you wear a mask and physical distance when you do this.
- 3 Stay at home while waiting for the test result. If you test **positive** for COVID-19 follow **Protocol 1**. If you test **negative**, continue to stay at home.
- 4 On **Day 6** of isolation, take another RAT self-test or PCR test. If your Day 6 test is **negative**, you can leave home and return to normal living after completing the 7 days of home isolation. Wear a mask when leaving the home and avoid visiting high-risk settings for at least 14 days following exposure to the person with COVID-19.

Always seek medical help if you become very unwell.

PROTOCOL 3

Close Contact with no symptoms

- 1 Stay home for 7 days since you last had contact with the person who has COVID-19.
- 2 Take a RAT self-test as soon as possible. If positive, follow **Protocol 1**. If negative, continue to stay at home for 7 days, monitor for symptoms and follow **Protocol 2** if they develop.
- 3 On **Day 6** of isolation, take another RAT self-test. If your Day 6 self-test is **positive**, follow **Protocol 2** and go to a walk in or drive through testing clinic for a PCR test for confirmation. If your Day 6 self-test is **negative** and you have **no symptoms**, you can leave home and return to normal living after completing the 7 days of home isolation. Wear a mask when leaving the home and avoid visiting high-risk settings for at least 14 days following exposure to the person with COVID-19.

PROTOCOL 4

Other contacts

If you have had less contact with someone with COVID-19, such as contact in a social, shopping, education or workplace setting.

- 1 You should monitor for symptoms and have a RAT self-test if these occur. If **positive**, a PCR should be used to confirm the RAT result. If **positive**, follow **Protocol 1** and stay at home until test is **negative**. Wear a mask when leaving the home and avoid visiting high-risk settings for at least 14 days following exposure to the person with COVID-19.

*WA, SA, NT & TAS residents should check their state or territory requirements and timelines

You are a **Close Contact** if you are living with someone who has COVID-19, have spent 4 hours or longer with someone in a home or health or aged care environment since they developed COVID-19, or under exceptional circumstances determined by individual states or territories.

Men supporting Men



Men's Tables are forming in communities throughout Australia. Come and join men just like you at a local Table.

Our vision is Healthy Men, Healthy Masculinities, Healthy Communities. It's healthy to show emotion and share feelings. Yet for many men in their relationships with other blokes, the talk is mostly about 'footy and sh*t'. Many men look for a greater sense of belonging and connection.

The Men's Table is a safe place to share and be heard in a confidential and non-judgemental environment. Men learn to listen, talk, share openly and how to serve other men, modelling healthy versions of masculinity.

Join our growing grassroots community

There's never been a better time to belong in a community - the Men's Table enables adult men to meet on a monthly basis with the same group of men to share a meal and talk openly about their feelings, and the highs and lows that are impacting their lives and well-being.

It's a local grass roots activity and membership is free. Your commitment is to attend a minimum of 9 monthly meetings per year and your outlay is just the cost of a meal and a drink.

Men can register their interest on the Men's Table website or attend an online event to see if it is something they would like <https://themenstable.org/start/>.

You need at least 2 blokes to start a local table and they will be helped by the organisation to promote and run their first event.

Events



Supporting people experiencing homelessness and mental illness to navigate the NDIS

Proudly funded by



What is Embark?

Embark supports people with a mental illness who are experiencing, or at risk of, homelessness to access the NDIS. We do this through two streams – Embark Upskill and Embark Access.

What is Embark Upskill?

Embark Upskill facilitates free workshops across NSW. They are open to anyone who wants to improve their confidence and understanding of the NDIS in order to support people with a mental illness to access the NDIS and obtain the supports they need.

What does Embark Upskill offer?

For many people, accessing the NDIS can be confusing or feel out of reach. Embark Upskill aims to:

- ✓ outline the key stages of the NDIS process and provide guidance on how to navigate the hurdles in each of these stages
- ✓ provide practical advice and tips for supporting people who have complex needs, including homelessness, through the NDIS process
- ✓ share some simple tips for gathering supporting evidence for NDIS access requests and planning meetings
- ✓ provide information on how to support someone to prepare for their NDIS first planning meeting
- ✓ offer an interactive and engaging online workshop experience, catering to a wide range of attendees

For more information and to register: scan the QR code, visit the website embark.icla.org.au or contact us at embark@icla.org.au



Bushfire Recovery Workshops



REGROWTH WORKSHOPS

HealthWISE will be bringing six bushfire events in 2022. These events are to bring people together socially but equally to help equip us all emotionally for any disasters ahead. Just as we prepare in a practical sense for bushfires we need to also prepare and be equipped emotionally.

Our events bring speakers who will give us skills to manage stress and anxiety and also provide help in the management after the crisis is over. Services will be present to explain what help and support is in the community and there will also be nurses available on the day for free health checks.

The theme of our day is 'Re-growth' of our ourselves after disaster and the importance of connection with each other.

Event Locations and dates

- Tenterfield Wed 23rd February 2022
- Wollomombi Tuesday 1st March 2022
- Inverell Wednesday 23rd March 2022
- Tamworth Wednesday 6th April 2022
- Walcha Wednesday 18th May 2022
- Bingara Wednesday 8th June 2022

For more information head to -

[HTTPS://HEALTHWISENEW.COM.AU/](https://healthwisenenw.com.au/)

Events

STAYING CONNECTED WHEN EMOTIONS RUN HIGH



AN INTERVENTION FOR FAMILIES, FRIENDS AND CARERS

FREE WORKSHOP

Date: Thursday 10 FEBRUARY 2022

Time: 9:15 am Sign-In for a 10:00 am start until 3:30 pm

Location: ARMIDALE, NSW (venue to be announced closer to date)



EVENT OVERVIEW

This FREE workshop provides carers with additional communication skills to support someone (between 12yrs to 100yrs) who experiences any of the following:

- Has relationship difficulties,
- Demonstrates changing emotions and strong overwhelming feelings that can make communication difficult,
- Sometimes behaves in a way that makes them a danger to themselves or others.

These symptoms can be experienced in those with mental health issues, drug and alcohol dependence, developmental disorders.

FACILITATORS

Dr Annemaree Bickerton
(Child, Adolescent and Family Psychiatrist)

Toni Garretty
(Clinical Coordinator Family and Carer Program Illawarra and Shoalhaven Mental Health Service)

Thurs 10th FEBRUARY 10am – 3:30 pm

9:15 am sign in + morning tea- 10 am start

Morning tea upon arrival, lunch and afternoon tea provided

**Please register your interest with
Isabelle 0400 463 171 or
isabelle.devos@onedoor.org.au**

One Door. Many Opportunities.

onedoor.org.au

0400 463 171



Events

Walk 'n' Talk For Life

Connect with your community to raise awareness for mental health and to prevent suicide

We practice safe social distancing at our events

'Walk and Talk Your Worries Away

Everybody is welcome to this free event including dogs!

Come down, grab a free yellow T-shirt and join Walk 'n' Talk For Life's growing community



TENTERFIELD

4th Sunday of each month

**Jan 23rd, Feb 27th,
Mar 27th, Apr 24th,
May 22nd & June 26th**

Meet at 9.30am for the walk to begin at 10am from Jubilee Park, Manners St, Tenterfield

Each month different Tenterfield Community groups will sponsor the morning tea/sausage sizzle.



LIKE OUR FACEBOOK PAGE

www.facebook.com/walkntalkforlifeTenterfield

www.walkntalkforlife.com.au

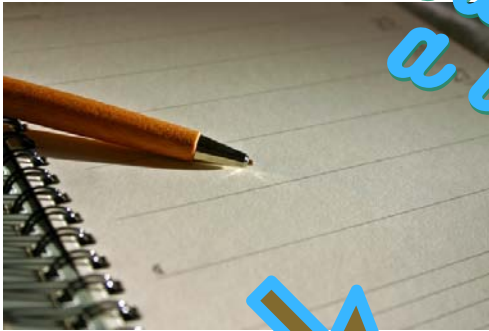
Suggest a topic for the next edition

Do you have an idea or suggestion about content for a future newsletter edition? Drop us a line.

We have covered a variety of topics relating to recovery, resilience and community readiness in this newsletter and would love to know what else you think we should include.

What are you hearing and seeing as common themes, or needs in your community?

drop us a line



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Life Lines

Lifeline - Phone: 13 11 14 (24 hrs / 7 days)
Provides 24-hour crisis counselling, support groups and suicide prevention services.
Text: 0477 13 11 14 (12pm - 2am AEST)
Chat online: <https://www.lifeline.org.au/crisis-chat>

Beyond Blue - Phone 1300 22 4636 (24 hrs / 7 days)
Provides info and support to help everyone achieve their best mental health. For COVID mental health support Phone 1800 512 348 (24 hours / 7 days)
Online forums 24 hours a day/ 7 days a week
Chat Online (11am - 12am AEST / 7 days)

Headspace -1800 650 890
A Free online and telephone service that supports young people aged 12 - 25 years, and their families.

Kids Helpline - 1800 55 1800
A free, private and confidential, telephone and online counselling service specifically for young people aged between 5 and 25 years.

MensLine Australia - 1300 78 99 78
Telephone and online support, helping men to deal with relationship problems in a practical and effective way.

1800RESPECT 1800 737 732 (24hrs / 7 days)
Confidential information, counselling and support service for people impacted by sexual assault, domestic or family violence and abuse.

QLife - 1800 184 527 3pm-12am
Counselling and referral service for LGBTIQ+ people.

Relationships Australia - 1300 364 277
Relationship support services for individuals, families and communities.

SANE Australia - 1800 18 7263
Information about mental illness, treatments, and where to go for support

National Alcohol and Other Drug Hotline
Phone - 1800 250 015
A 24/7 free and confidential hotline for anyone affected by alcohol or other drugs.

Suicide Call Back Service - Call 1300 659 467.
Provides 24/7 support if you or someone you know is feeling suicidal.